

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA**

DARUS LEON HUNTER

18 0348

(In the space above enter the full name(s) of the plaintiff(s).)

- against -

UNIVERSITY OF PENNSYLVANIA

COMPLAINT

Jury Trial: Yes No

(check one)

(In the space above enter the full name(s) of the defendant(s). If you cannot fit the names of all of the defendants in the space provided, please write "see attached" in the space above and attach an additional sheet of paper with the full list of names. The names listed in the above caption must be identical to those contained in Part I. Addresses should not be included here.)

I. Parties in this complaint:

A. List your name, address and telephone number. If you are presently in custody, include your identification number and the name and address of your current place of confinement. Do the same for any additional plaintiffs named. Attach additional sheets of paper as necessary.

Plaintiff	Name	<u>DARUS LEON HUNTER</u>
	Street Address	<u>2521 N SPANGLER STREET</u>
	County, City	<u>PHILADELPHIA, PHILADELPHIA</u>
	State & Zip Code	<u>PENNSYLVANIA, 19132</u>
	Telephone Number	<u>(215) 303-8787 [CELL], (215) 727-1508 [HOME]</u>

B. List all defendants. You should state the full name of the defendants, even if that defendant is a government agency, an organization, a corporation, or an individual. Include the address where each defendant can be served. Make sure that the defendant(s) listed below are identical to those contained in the above caption. Attach additional sheets of paper as necessary.

Defendant No. 1 Name UNIVERSITY OF PENNSYLVANIA

Street Address 3400 WALNUT STREET

County, City PHILADELPHIA, PHILADELPHIA

State & Zip Code PENNSYLVANIA, 19104

Defendant No. 2 Name _____

Street Address _____

County, City _____

State & Zip Code _____

Defendant No. 3 Name _____

Street Address _____

County, City _____

State & Zip Code _____

Defendant No. 4 Name _____

Street Address _____

County, City _____

State & Zip Code _____

II. Basis for Jurisdiction:

Federal courts are courts of limited jurisdiction. Only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case involving the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one state sues a citizen of another state and the amount in damages is more than \$75,000 is a diversity of citizenship case.

A. What is the basis for federal court jurisdiction? (check all that apply)

Federal Questions Diversity of Citizenship

B. If the basis for jurisdiction is Federal Question, what federal Constitutional, statutory or treaty right is at issue? Fair Credit Reporting Act, 15 U.S.C. § 1681 ("FCRA"), Retaliattion,

Fair Debt Collection Practices Act (FDCPA).

C. If the basis for jurisdiction is Diversity of Citizenship, what is the state of citizenship of each party?

Plaintiff(s) state(s) of citizenship _____

Defendant(s) state(s) of citizenship _____

III. Statement of Claim:

State as briefly as possible the facts of your case. Describe how each of the defendants named in the caption of this complaint is involved in this action, along with the dates and locations of all relevant events. You may wish to include further details such as the names of other persons involved in the events giving rise to your claims. Do not cite any cases or statutes. If you intend to allege a number of related claims, number and set forth each claim in a separate paragraph. Attach additional sheets of paper as necessary.

A. Where did the events giving rise to your claim(s) occur? **IN PHILADELPHIA, PENNSYLVANIA**

B. What date and approximate time did the events giving rise to your claim(s) occur? THE EVENTS
ARE ONGOING.

C. Please see attached.

What
happened
to you?

Who did
what?

Was anyone else involved?

Who else
saw what
happened?

Facts: PLAINTIFF DARUS LEON HUNTER attended the UNIVERSITY OF PENNSYLVANIA from January of 2009 until December of 2012 as an undergraduate student pursuing a bachelor's degree. In December of 2012, DARUS LEON HUNTER graduated from said university and was conferred a bachelor's degree, with a minor in Anthropology and a major in Biology. During Mr. Hunter's undergraduate career, in June of 2012 he complained to Dr. Amy Gutman, the university president, about loans and grants that he believed were not being deposited into his student account. Following Mr. Hunter's complaint, student financial services personnel were ordered to meet with Mr. Hunter in June of 2012. At the meeting, student financial services employee SHARON PEPE', informed Mr. Hunter that Penn was cancelling his most recently acquired federal student loan because, it had been discovered that he had exceeded the US student aid undergraduate loan aggregate and in lieu of private funds, would not be able to continue attending the university and completing his undergraduate degree (See Exhibit A). Student loans are processed by the assigned student financial services representative. Approximate (2) weeks after said meeting. Financial aid representatives informed Mr. Hunter that the university was issuing a loan, which would cover the expenses for (1) semester, in order for Mr. Hunter to complete his degree. Mr. Hunter and his financial aid representative, Dennis Drumm, discussed extensively, Mr. Hunter's plan to complete a double major. Mr. Hunter was informed that he would not be able to complete the planned double major. Mr. Hunter completed the semester and was awarded a bachelor's degree. Mr. Hunter filed a lawsuit during his last semester, eventually realizing that the federal department of aid rules regarding the time by which funds must be deposited into a student's account were continually violated. Mr. Hunter attended graduate school at Chestnut Hill College, last in December of 2016. In June of 2017, Mary Ellen Tepper of the University of Pennsylvania collections, informed Mr. Hunter that, the University had sent bills to the wrong address of 5263 W Jefferson street for (6) months. She stated that there was no return information reported by the US postal service (See Exhibit B). She also informed Mr. Hunter that although he received alumni mail and newspapers from the University (See exhibit C) the

loan department did not have his updated address. Ms. Tepper then demanded (6) payments of \$187.23 in addition to interest, all at once. On September 21st, 2017, the University, via Ms. Tepper, agreed to accept \$23 dollars a month from Mr. Hunter (See exhibit C). In both October and November of 2017, the University received payments of \$23, as agreed by the parties, yet the University has continued to report that there is a payment amount of \$187.23, due each month (See exhibit D). Mr. Hunter has requested that the University cease reporting to Transunion that the loan payment is (120) days late; they have refused. On September 14th 2017, the University obtained a copy of Mr. Hunter's credit report. Mr. Hunter did not authorize this action. The University reports to Equifax that the loan account was opened May 31st 2015 (See exhibit D). Mr. Hunter has not had loans issued to him by the University since 2012.

Please see attached document for remainder of the complaint.

IV. Injuries:

If you sustained injuries related to the events alleged above, describe them and state what medical treatment, if any, you required and received. _____

V. Relief:

State what you want the Court to do for you and the amount of monetary compensation, if any, you are seeking, and the basis for such compensation.

I ask that the court determine and award whatever compensation it feels serves justice.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this 29 day of January, 2018.



Signature of Plaintiff _____

Mailing Address 2521 N Spangler street

Philadelphia, Pennsylvania 19132

Telephone Number 215-303-8787, 215-727-1508 (home)

Fax Number *(if you have one)* _____

E-mail Address darus@sas.upenn.edu

Note: All plaintiffs named in the caption of the complaint must date and sign the complaint. Prisoners must also provide their inmate numbers, present place of confinement, and address.

For Prisoners:

I declare under penalty of perjury that on this _____ day of _____, 20_____, I am delivering this complaint to prison authorities to be mailed to the Clerk's Office of the United States District Court for the Eastern District of Pennsylvania.

Signature of Plaintiff: _____

Inmate Number _____



Student Loans

Hunter, Darus
Former Student

[My loan applications](#)
[My requests](#)
[My loan corresp history](#)
[Request new loan](#)
[Main Page](#)

Application summary

App ID	17	Loan type	037-01 DL Sub Unsub /
Loan period	Sum1 12 - Sum2 12	Borrower	
App status	Denied - Penn	App source	Loan Office
Status date	06/25/2012	App created	05/10/2012

Status reason	Reached aggr loan max	Credit status expires	n/a
Year in school	5	Enrollment status	Full time

My loan applications **Loan Guaranty** **Private loan self-certification information**

Guaranty received n/a **Loan period start**
Net loan fees (.5%) 0.00 **Loan period end**
Cost of attendance
Other aid

Initial disb requirements

Status	Provisional
Status date	06/07/2012

Loan amount **Subsidized = 0.00** **Unsubsidized = 0.00** **Total = 0.00**

Amount type	Requested	Eligible	Certified	Guaranty	Accepted	Paid
Subsidized	0.00	0.00	250.00	0.00	0.00	0.00
Unsubsidized	0.00	0.00	6,000.00	0.00	0.00	0.00
Total loan	0.00	0.00	6,250.00	0.00	0.00	0.00

[Back to list](#)

[View disbursement info](#)

[View correspondence history](#)

Exhibit B



DARUS HUNTER <darus@sas.upenn.edu>

E-Mail

Tepper, Mary Ellen A. <tepper@upenn.edu>
To: "darus@sas.upenn.edu" <darus@sas.upenn.edu>

Mon, Aug 21, 2017 at 1:33 PM

Good Afternoon:

We spoke on Thursday afternoon , August 17, 2017 concerning your forbearance for the Institutional Loan.

We had reviewed the options over the phone regarding the forbearance, but I said I would send the information to you by e-mail.

Also, the change of address that Conduent (our servicer) had in May 2017 was changed on May 16, 2017 to the current address where you are residing due to Loan Verification from PHEAA when you applied for consolidation for your Perkins' Loan.

I did explain on the phone, that the institutional Loan does not have an income based repayment plan.

I also explained that there was not any mail return on the notices that were sent to you regarding the Institutional Loan.

Here is the forbearance information:

December 2016 to September 2017, interest due will be \$759.51 , scheduled monthly payment of \$187.38 will due on 10/1/2017.

December 2016 to October 2017, interest due will be \$843.90, scheduled monthly payment of \$187.38 will be due on 11/1/2017.

December 2016 to November 2017, interest due will be \$928.29, scheduled monthly payment of \$187.38 will be due on 12/01/2017.

December 2016 to December 2017, interest due will be \$1,012.68 , scheduled monthly payment of \$187.38 will be due on 01/01/2018.

I am forwarding all the notices sent to you regarding the repayment of your institutional loan by mail.

Thank you.

Mary Ellen Tepper

Collections

1-215-898-8645

Exhibit C



DARUS HUNTER <darus@sas.upenn.edu>

E-Mail

Tepper, Mary Ellen A. <tepper@upenn.edu>
To: DARUS HUNTER <darus@sas.upenn.edu>

Thu, Sep 21, 2017 at 2:32 PM

Good Afternoon:

The University will accept \$23.00 a month for 6 months for your Institutional Loan. The first payment will be due October 1, 2017 for \$23.00. Your account will be reviewed March 2018 for an increase in payments.

Thank you.

Mary Ellen
Collections

From: DARUS HUNTER [mailto:darus@sas.upenn.edu]
Sent: Wednesday, September 13, 2017 4:23 PM

To: Tepper, Mary Ellen A.
Subject: Re: FW: E-Mail

[Quoted text hidden]



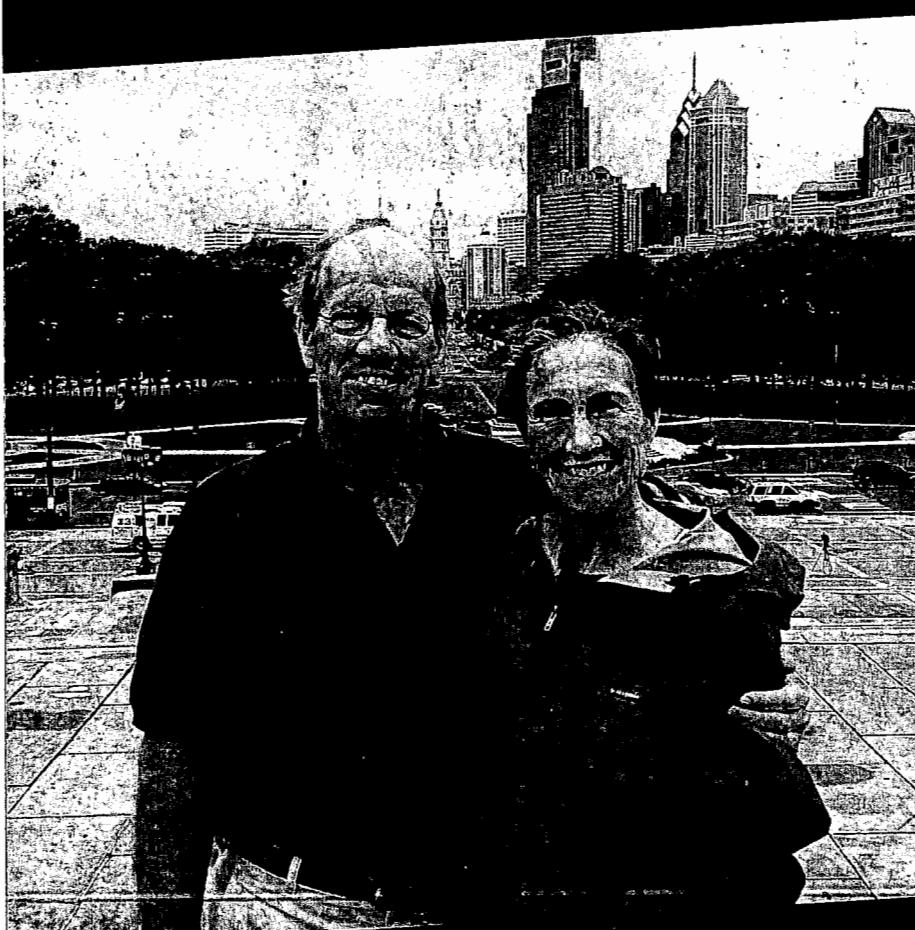
Penn Arts & Sciences

University of Pennsylvania
School of Arts & Sciences
3600 Market Street, Suite 300
Philadelphia, PA 19104-3284

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GRADUATE DIVISION
COLLEGE OF LIBERAL AND
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- Charles, WG'82, and Claudia Vieth, PAR'11, PAR'12, PAR'16

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sas.upenn.edu/gifts/annual

RETURN ADDRESS:

University of Pennsylvania
School of Arts & Sciences
3600 Market Street, Suite 300
Philadelphia, PA 19104-3284

*****AUTO**5-DIGIT 19143

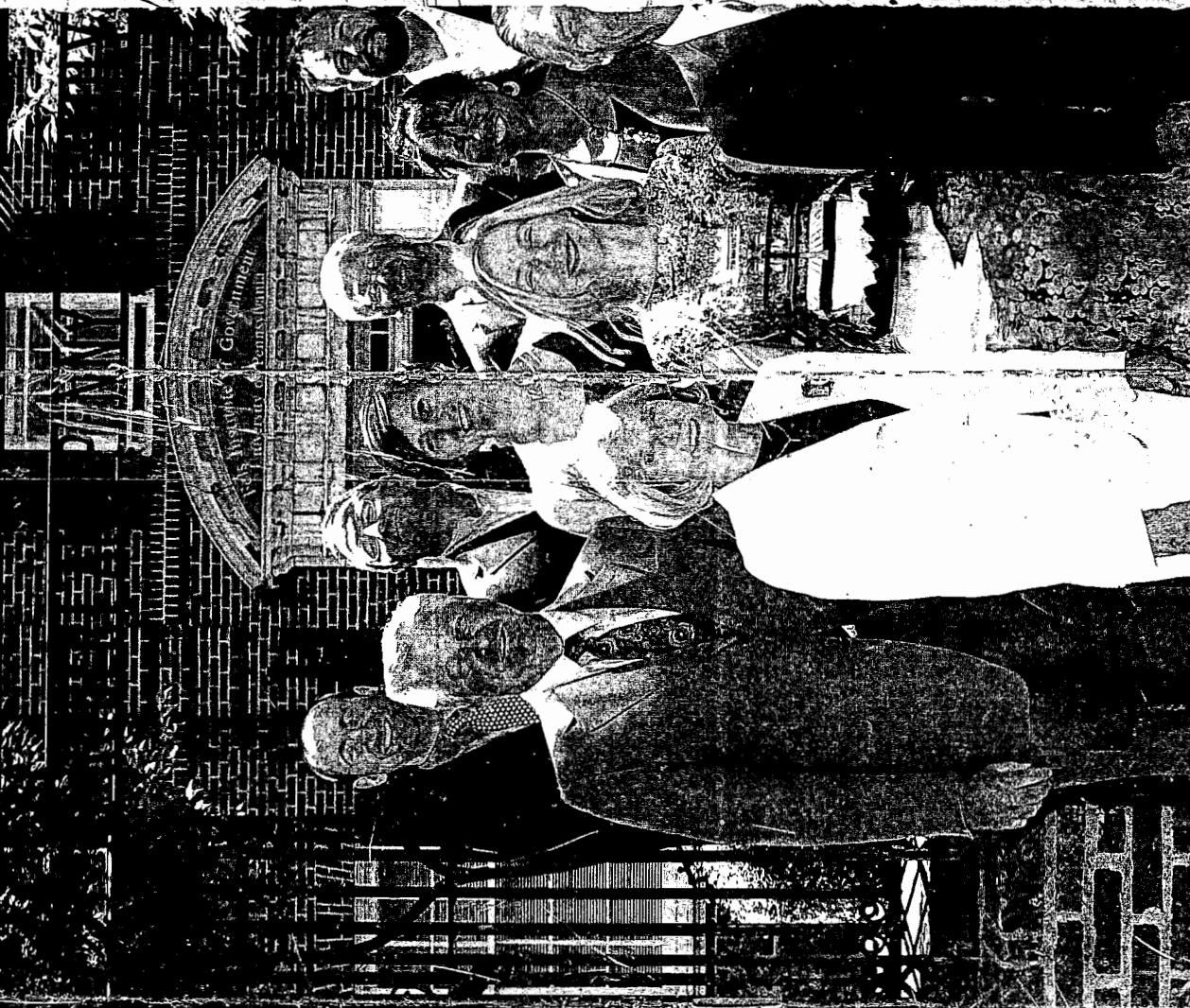
PL033 BN056 682284

MR. DARUS HUNTER

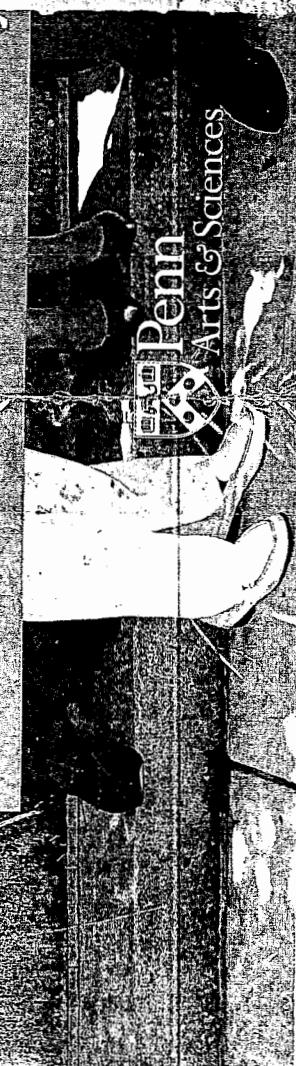
1242 S 51ST ST APT 1
PHILADELPHIA PA 19143-4344

NON-PROFIT
US POSTAGE
BURL. VT 105
PERMIT # 53

PARTNERS & PRO



Celebrating the Sup
of Robert and Penn



663

FICO® Score 8
based on
Experian data as
of 01/08/2018.

Experian

539

FICO® Score 8
based on Equifax
data as of
01/08/2018.

Equifax

546

FICO® Score
8 based on
TransUnion
data as of
01/08/2018.

TransUnion

Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

Summary

Experian

Equifax

TransUnion

Revolving Credit Accounts

	Experian	Equifax	TransUnion
Count	7	0	0
Balance	\$27599	\$0	\$0
Payment	\$544	\$0	\$0
Open	6	0	0
Closed	1	0	0
Deferred/Unknown	0	0	0

Experian

Equifax

TransUnion

Line of Credit Accounts

	Experian	Equifax	TransUnion
Count	0	0	0
Balance	\$0	\$0	\$0
Payment	\$0	\$0	\$0
Open	0	0	0
Closed	0	0	0
Deferred/Unknown	0	0	0

Experian

Equifax

TransUnion

Real Estate Credit Accounts

	Experian	Equifax	TransUnion
Count	0	0	0
Balance	\$0	\$0	\$0
Payment	\$0	\$0	\$0
Open	0	0	0
Closed	0	0	0
Deferred/Unknown	0	0	0

Experian

Equifax

TransUnion

Installment Credit Accounts

	Experian	Equifax	TransUnion
Count	42	0	0
Balance	\$189999	\$0	\$0

	Experian	Equifax	TransUnion
Open Accounts			
Count	7	0	0
Balance	\$217598	\$0	\$0
Payment	\$551	\$0	\$0
Open	7	0	0
Closed	0	0	0
Deferred/Unknown	0	0	0
	Experian	Equifax	TransUnion
Collection Accounts			
Count	0	0	0
Balance	\$0	\$0	\$0
Payment	\$0	\$0	\$0
Open	0	0	0
Closed	0	0	0
Deferred/Unknown	0	0	0
	Experian	Equifax	TransUnion
Other Accounts			
Count	0	54	52
Balance	\$0	\$234476	\$234476
Payment	\$0	\$1343	\$1343
Open	0	0	0
Closed	0	0	0
Deferred/Unknown	0	54	52

Personal Information

	Experian	Equifax	TransUnion
Personal Information			
Name	DARUS L HUNTER	DARUS HUNTER	DARUS LEON HUNTER
Date of Birth	1972	1916	1972
Address	1242 1ST 51ST ST PHILADELPHIA PA, 19143-4344	1242 6 51ST ST APT 1 PHILADELPHIA PA, 19143	1242 1ST 51ST ST PHILADELPHIA PA, 19143
Date Address Reported	2014-09-06	-0001-11-30	2014-09-04
Previous Address			
Address 1	1618 N 55TH ST APT 18 PHILADELPHIA PA, 19131		
Address 2	5263 W JEFFERSON ST APT 1 PHILADELPHIA PA, 19131		
Address 3	3232 MONUMENT ST PHILADELPHIA PA, 19121		
Address 4	322 LINDLEY AVE PHILADELPHIA PA, 19120		
Address 5	5618 N MASCHER ST PHILADELPHIA PA, 19120		

Address 6

1103 W ROCKLAND ST
PHILADELPHIA PA 19141

Address 7

5802 STOCKTON RD
PHILADELPHIA PA, 19138**Employment Details**

Employer 1

SELF-EMPLOYED

NEWMAN INC

Consumer Statements

No Consumer Statements

Credit Inquiries

	Experian	Equifax	TransUnion
Inquiry 1			
Inquiry Date	2017-12-01	2017-12-01	2017-12-01
Creditor Name	DISCOVER FINANCIAL SER	DISCOVER BANK	DFS DHE
Creditor Address	2500 LAKE COOK RD RIVERWOODS IL, 60015	2500 LAKE COOK RD HOME - EQUITY RIVERWOODS IL, 60015	-
Creditor Phone	2244054642	MAIL ONLY	-
	Experian	Equifax	TransUnion
Inquiry 2			
Inquiry Date	-	-	2017-09-14
Creditor Name	-	-	UNIV OF PA
Creditor Address	-	-	-
Creditor Phone	-	-	-
	Experian	Equifax	TransUnion
Inquiry 3			
Inquiry Date	2016-11-29	2016-11-29	2016-11-29
Creditor Name	CREDIT TECHNOLOGY INC	CREDIT TECHNOLOGY	CREDIT TECH
Creditor Address	1990 E LA CADENA DR RIVERSIDE CA, 92507	-	-
Creditor Phone	9517781501	-	-
	Experian	Equifax	TransUnion
Inquiry 4			
Inquiry Date	2016-10-28	2016-10-28	2016-10-28
Creditor Name	EQUIFAX MORTGAGE SERVI	EQUIFAX MORTGAGE SER	EQUIFAX
Creditor Address	815 E GATE DR STE 102 MOUNT LAUREL NJ, 08054	-	-
Creditor Phone	8003330037	-	-
	Experian	Equifax	TransUnion
Inquiry 5			
Inquiry Date	2016-08-05	2016-08-05	2016-08-05
Creditor Name	UNIVERSAL CREDIT SVCS	UNIVERSAL CREDIT SER	UNIVERSAL CR
Creditor Address	201 MARPLE AVE CLIFTON HEIGHTS PA, 19018	-	-
Creditor Phone	6102841000	-	-
	Experian	Equifax	TransUnion
Inquiry 6			
Inquiry Date	2016-08-04	2016-08-04	2016-08-04
Creditor Name	EMS/QUICKEN LOANS	EM QUICKEN	EMS QUICKEN

Creditor Address

815 E GATE DR STE 102
MOUNT LAUREL NJ 08054

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Creditor Phone

8889009962

Experian

Equifax

TransUnion

Inquiry 7

Inquiry Date

2016-08-02

2016-08-02

Creditor Name

CREDIT PLUS

CREDIT PLUS

CREDIT PLUS

Creditor Address

31550 WINTERPLACE PKWY -
SALISBURY MD, 21804

Creditor Phone

4107429551

-

-

Experian

Equifax

TransUnion

Inquiry 8

Inquiry Date

-

-

Creditor Name

GREENSKY/THD LOAN SRVC -

-

Creditor Address

1797 N EAST EXPY NE
BROOKHAVEN GA, 30329

-

Creditor Phone

8669360605

-

-

Experian

Equifax

TransUnion

Inquiry 9

Inquiry Date

-

-

Creditor Name

WF HOME EQ

-

-

Creditor Address

PO BOX 31557 BILLINGS MT, -
59107

-

Creditor Phone

8008538516

-

-

Experian

Equifax

TransUnion

Inquiry 10

Inquiry Date

2017-09-22

-

Creditor Name

CREDCO

CREDCO/QUICKEN LOANS

-

Creditor Address

PO BOX 509124 SAN DIEGO -
CA, 92150

-

Creditor Phone

8005230233

-

-

Experian

Equifax

TransUnion

Inquiry 11

Inquiry Date

-

-

Creditor Name

WF PLL

-

-

Creditor Address

PO BOX 9445
ALBUQUERQUE NM, 87119

-

-

Creditor Phone

BYMAILONLY

-

-

Experian

Equifax

TransUnion

Inquiry 12

Inquiry Date

-

-

Creditor Name

WF PLL

-

-

Creditor Address

PO BOX 9445
ALBUQUERQUE NM, 87119

-

-

Creditor Phone

BYMAILONLY

-

-

Experian

Equifax

TransUnion

Inquiry 13

Inquiry Date

-

-

Creditor Name

WFB BD CRE

-

-

Creditor Address

100 W WASHINGTON AVE
PHOENIX AZ, 85003

-

-

Creditor Phone

8002319244

Experian

Equifax

TransUnion

Inquiry 14

Inquiry Date

2016-12-11

-

-

Creditor Name

AMEX

-

-

Creditor Address

PO BOX 981537 EL PASO TX, -
79998

-

-

Creditor Phone

8008742717

-

-

Experian

Equifax

TransUnion

Inquiry 15

Inquiry Date

2016-11-09

2016-11-09

-

Creditor Name

CBNA

CBNA

-

Creditor Address

PO BOX 6241 SIOUX FALLS
SD, 57117701 EAST 60TH ST NORTH
SIOUX FALLS SD, 57117

-

Creditor Phone

BYMAILONLY

8009505114

-

Experian

Equifax

TransUnion

Inquiry 16

Inquiry Date

2016-10-19

-

-

Creditor Name

BK OF AMER

-

-

Creditor Address

655 PAPER MILL RD
NEWARK DE, 19711

-

-

Creditor Phone

8004321000

-

-

Experian

Equifax

TransUnion

Inquiry 17

Inquiry Date

-

2017-11-28

-

Creditor Name

-

VERIZON EAST

-

Creditor Address

-

-

-

Creditor Phone

-

-

-

Experian

Equifax

TransUnion

Inquiry 18

Inquiry Date

-

2016-08-15

-

Creditor Name

-

US DEPARTMENT OF EDU

-

Creditor Address

-

225 OLD FALLS ST NIAGARA -
FALLS NY, 14303

-

Creditor Phone

-

8005577394

-

Revolving Credit Accounts

Experian

Equifax

TransUnion

Account 1

TD BANK USA/TARGETCRED -

-

Account Number

585975202295XXXX

-

-

Account Type

Revolving Account

-

-

Account Condition

Closed

-

-

Date Opened

9th August 2014

-

-

High Balance

\$255

-

-

Monthly Payment

\$0

-

-

Account Balance

\$0

-

-

Last Reported

4th December 2016

-

-

Amount Past Due

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.limit \$200

Remarks

Responsibility

Past Due - 30 DAYS

Past Due - 60 DAYS

Past Due - 90+ DAYS

PAST 24 MONTHS**2015****2016**

	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D
Experian	OK																							
Equifax																								
TransUnion																								

Experian**Equifax****TransUnion****Account 2**

Account

Account Number

Account Type

Account Condition

Date Opened

High Balance

Monthly Payment

Account Balance

Last Reported

Amount Past Due

.limit

Remarks

Responsibility

Past Due - 30 DAYS

Past Due - 60 DAYS

Past Due - 90+ DAYS

PAST 24 MONTHS**2016****2017****2018**

	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J
Experian	OK																							
Equifax																								
TransUnion																								

Experian**Equifax****TransUnion****Account 3**

Account

Account Number

Account Type

Account Condition	Open
Date Opened	9th November 2016
High Balance	\$6488
Monthly Payment	\$85
Account Balance	\$5731
Last Reported	20th December 2017
Amount Past Due	-
Limit	\$6200
Remarks	-
Responsibility	Individual
Past Due - 30 DAYS	0
Past Due - 60 DAYS	0
Past Due - 90+ DAYS	0

PAST 24 MONTHS

	2016												2017											
	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D
Experian										OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax																								
TransUnion																								
	Experian						Equifax						TransUnion											

Account 4

Account	BK OF AMER
Account Number	1XXX
Account Type	Revolving Account
Account Condition	Open
Date Opened	21st October 2016
High Balance	\$4991
Monthly Payment	\$45
Account Balance	\$4584
Last Reported	19th December 2017
Amount Past Due	-
Limit	\$5000
Remarks	-
Responsibility	Individual
Past Due - 30 DAYS	0
Past Due - 60 DAYS	0
Past Due - 90+ DAYS	0

2016

2017

	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D
Experian													OK											
Equifax													-	-	-	-	-	-	-	-	-	-	-	-
TransUnion													-	-	-	-	-	-	-	-	-	-	-	-

Experian

Equifax

TransUnion

Account 5

Account	AMEX	-	-
Account Number	349992096078XXXX	-	-
Account Type	Revolving Account	-	-
Account Condition	Open	-	-
Date Opened	17th January 2014	-	-
High Balance	\$1888	-	-
Monthly Payment	\$0	-	-
Account Balance	\$1104	-	-
Last Reported	15th December 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	-	-	-
Responsibility	Individual	-	-
Past Due - 30 DAYS	0	-	-
Past Due - 60 DAYS	0	-	-
Past Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

2016

2017

	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D
Experian	OK																							
Equifax													-	-	-	-	-	-	-	-	-	-	-	
TransUnion													-	-	-	-	-	-	-	-	-	-	-	

Experian

Equifax

TransUnion

Account 6

Account	CBNA	-	-
Account Number	603532040118XXXX	-	-
Account Type	Revolving Account	-	-
Account Condition	Open	-	-
Date Opened	4th April 2014	-	-
High Balance	\$1543	-	-
Monthly Payment	\$75	-	-
Account Balance	\$1517	-	-
Last Reported	9th December 2017	-	-
Amount Past Due	-	-	-
Limit	\$1500	-	-

Remarks

Responsibility	Individual	-	-	-
Past Due - 30 DAYS	0	-	-	-
Past Due - 60 DAYS	0	-	-	-
Past Due - 90+ DAYS	0	-	-	-

PAST 24 MONTHS

	2016												2017												
	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax																									
TransUnion																									
	Experian						Equifax						TransUnion												

Account 7

Account	CREDIT ONE BANK NA	-	-
Account Number	444796228990XXXX	-	-
Account Type	Revolving Account	-	-
Account Condition	Open	-	-
Date Opened	31st July 2015	-	-
High Balance	\$1136	-	-
Monthly Payment	\$57	-	-
Account Balance	\$1136	-	-
Last Reported	8th December 2017	-	-
Amount Past Due	-	-	-
Limit	\$1200	-	-
Remarks	-	-	-
Responsibility	Individual	-	-
Past Due - 30 DAYS	0	-	-
Past Due - 60 DAYS	0	-	-
Past Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

	2016												2017												
	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax																									
TransUnion																									
	Experian						Equifax						TransUnion												

Line of Credit Accounts

No account information available.

Real Estate Credit Accounts

No account information available.

	Experian	Equifax	TransUnion
Account 1			
Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	12th April 2016	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Past Due - 30 DAYS	0	-	-
Past Due - 60 DAYS	0	-	-
Past Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian									OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								

	Experian	Equifax	TransUnion
Account 2			
Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	12th April 2016	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Past Due - 30 DAYS	0	-	-
Past Due - 60 DAYS	0	-	-
Past Due - 90+ DAYS	0	-	-

	2015						2016						2017												
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	
Experian											OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax																									
TransUnion																									

Experian**Equifax****TransUnion****Account 3**

Account	FED LOAN SERV	-
Account Number	6989416060FD0XXXX	-
Account Type	Installment Account	-
Account Condition	Closed	-
Date Opened	23rd August 2016	-
High Balance	\$0	-
Monthly Payment	\$0	-
Account Balance	\$0	-
Last Reported	19th June 2017	-
Amount Past Due	-	-
Limit	\$0	-
Remarks	Array	-
Responsibility	Individual	-
Past Due - 30 DAYS	0	-
Past Due - 60 DAYS	0	-
Past Due - 90+ DAYS	0	-

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian														OK										
Equifax																								
TransUnion																								

Experian**Equifax****TransUnion****Account 4**

Account	FED LOAN SERV	-
Account Number	6989416060FD0XXXX	-
Account Type	Installment Account	-
Account Condition	Closed	-
Date Opened	23rd August 2016	-
High Balance	\$0	-
Monthly Payment	\$0	-
Account Balance	\$0	-
Last Reported	19th June 2017	-
Amount Past Due	-	-
Limit	\$0	-

Remarks	Array
Responsibility	Individual
Last Due - 30 DAYS	0
Last Due - 60 DAYS	0
Last Due - 90+ DAYS	0

PAST 24 MONTHS

	2015						2016						2017													
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J		
Experian																		OK								
Equifax																										
TransUnion																										
	Experian						Equifax						TransUnion													

Account 5

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	20th June 2010	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Last Due - 30 DAYS	0	-	-
Last Due - 60 DAYS	0	-	-
Last Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

	2015						2016						2017												
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK	
Equifax																									
TransUnion																									
	Experian						Equifax						TransUnion												

Account 6

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	7th July 2009	-	-

High Balance	\$0		
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Last Due - 30 DAYS	0	-	-
Last Due - 60 DAYS	0	-	-
Last Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

Account 7			
Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	22nd February 2010	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Last Due - 30 DAYS	0	-	-
Last Due - 60 DAYS	0	-	-
Last Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								
	Experian						Equifax						TransUnion											

Account 8

Account	FED LOAN SERV		
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	22nd February 2010	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Past Due - 30 DAYS	0	-	-
Past Due - 60 DAYS	0	-	-
Past Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								

Experian**Equifax****TransUnion**

Account 9	FED LOAN SERV	-	
Account	FED LOAN SERV	-	
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	8th September 2009	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Past Due - 30 DAYS	0	-	-
Past Due - 60 DAYS	0	-	-
Past Due - 90+ DAYS	0	-	-

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								

Experian**Equifax****TransUnion****Account 10**

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	7th July 2009	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Past Due - 30 DAYS	0	-	-
Past Due - 60 DAYS	0	-	-
Past Due - 90+ DAYS	0	-	-

PAST 24 MONTHS**2015****2016****2017**

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								

Experian**Equifax****TransUnion****Account 11**

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	8th September 2009	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-

Remarks	Array
Responsibility	Individual
Last Due - 30 DAYS	0
Last Due - 60 DAYS	0
Last Due - 90+ DAYS	0

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								

Experian

Equifax

TransUnion

Account 12

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	19th March 2009	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Last Due - 30 DAYS	0	-	-
Last Due - 60 DAYS	0	-	-
Last Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								

Experian

Equifax

TransUnion

Account 13

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	19th March 2009	-	-

High Balance

Monthly Payment

\$0

Account Balance

\$0

Last Reported

19th June 2017

Amount Past Due

-

Limit

\$0

Remarks

Array

Responsibility

Individual

Last Due - 30 DAYS

0

Last Due - 60 DAYS

0

Last Due - 90+ DAYS

0

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								
	Experian						Equifax						TransUnion											

Account 14

Account

FED LOAN SERV

Account Number

6989416060FD0XXXX

Account Type

Installment Account

Account Condition

Closed

Date Opened

20th June 2010

High Balance

\$0

Monthly Payment

\$0

Account Balance

\$0

Last Reported

19th June 2017

Amount Past Due

-

Limit

\$0

Remarks

Array

Responsibility

Individual

Last Due - 30 DAYS

0

Last Due - 60 DAYS

0

Last Due - 90+ DAYS

0

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								
	Experian						Equifax						TransUnion											

Account	6989416060FD0XXXX	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	24th October 2010	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Last Due - 30 DAYS	0	-	-
Last Due - 60 DAYS	0	-	-
Last Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

Account 16

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	8th January 2011	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Past Due - 30 DAYS	0	-	-
Past Due - 60 DAYS	0	-	-
Past Due - 90+ DAYS	0	-	-

PAST 24 MONTHS

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								

Experian**Equifax****TransUnion****Account 17**

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	2nd April 2011	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-
Remarks	Array	-	-
Responsibility	Individual	-	-
Last Due - 30 DAYS	0	-	-
Last Due - 60 DAYS	0	-	-
Last Due - 90+ DAYS	0	-	-

PAST 24 MONTHS**2015****2016****2017**

	2015						2016						2017											
	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J
Experian	OK	OK	OK	OK	OK	OK	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	OK
Equifax																								
TransUnion																								

Experian**Equifax****TransUnion****Account 18**

Account	FED LOAN SERV	-	-
Account Number	6989416060FD0XXXX	-	-
Account Type	Installment Account	-	-
Account Condition	Closed	-	-
Date Opened	2nd April 2011	-	-
High Balance	\$0	-	-
Monthly Payment	\$0	-	-
Account Balance	\$0	-	-
Last Reported	19th June 2017	-	-
Amount Past Due	-	-	-
Limit	\$0	-	-